

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

TO: JAMES J. WALDRON, CLERK

CASE NO.: 14-19628  
IN RE: Alberta Santos

**INFORMATION FOR NOTICE OF PRIVATE SALE BY THE DEBTOR**

Debtor proposes to sell certain property of the estate to the person and on the terms described below.

If any certain or other party in interest has an objection to the sale, the objection and a request for a hearing on such objection shall be in writing, served upon the trustee and filed with the Clerk of the United States Bankruptcy Court.

Such objection and request shall be filed with the Clerk upon the trustee no later than October 18, 2016.

In the event an objection is timely filed a hearing thereon will be held on October 25, 2016, 9:00 AM.

If no objection to the public sale is filed with the Clerk and served upon the Trustee as required above on or before \_\_\_\_\_, the sale will be consummated as proposed on \_\_\_\_\_.

The property to be sold, the proposed purchaser and the sale are:

**204 Kettle Creek Road, Toms River, NJ 08753**  
**Real Estate Enterprises of America LTD, Buyer**  
**Alberta and Fernando Santos, Seller**  
**Sale Price: \$355,740.00**  
**Date of Sale: TBD**

**The proceeds of the sale shall pay the following**

- a. Subject to the Short Sale Lender's approval, payment to the participating real estate broker;
- b. Subject to the Short Sale Lender's approval, payment of debtor's bankruptcy attorney,
- c. First Mortgage of Wells Fargo.

Higher and better offers will be received. They must be in writing and filed with the Clerk prior to the date set for filing objections.

Request for information about the property to be sold, the prospective purchaser, the price to be paid and other matters should be directed to:

NAME: **EUGENE D. ROTH, Esq., 2520 Hwy. 35, Suite 307, MANASQUAN, NJ 08736**  
TELEPHONE: **732-292-9288**

SUBMITTED BY: **Eugene D. Roth** POSITION: **Atty.**  
DATED: **09/26/2016**

PHONE: **732-292-9288**

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Alberta Santos  
 Debtor

Case No. 14-19628-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Oct 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2016.

db +Alberta Santos, 204 Kettle Creek Road, Toms River, NJ 08753-1924  
 r +Cara Realtors, 514 Brick Boulevard, Brick, NJ 08723-6088  
 cr +RBS CITIZENS, N.A., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
 Cherry Hill, NJ 08034-1925  
 cr +TD Bank, N.A., c/o Windels Marx Lane & Mittendorf, LLP, 120 Albany Street Plaza,  
 6th Floor, New Brunswick, NJ 08901-2126  
 514782177 Bank Of America, PO Box 15019, Wilmington, DE 19886-5019  
 514782178 Chase, PO Box 15123, Wilmington, DE 19850-5123  
 514782179 Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153  
 514782180 +Fernando L. Santos, 204 Kettle Creek Road, Toms River, NJ 08753-1924  
 514782181 +Irwin A. Horowitz, Nominee For Harmon Mortgage Corp, PO Box 3308, Secaucus, NJ 07096-3308  
 515036558 Irwin A. Horowitz, PO Box 3308, Secaucus, NJ 07096-3308  
 514782182 +NJ Natural Gas Co., PO Box 11743, Newark, NJ 07101-4743  
 514782183 #+Ocwen Loan Servicing, PO Box 6440, Carol Stream, IL 60197-6440  
 514782184 +Route 9 Garden Center, 2030 Route 9, Toms River, NJ 08755-1214  
 515247132 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 514782187 +Specialized Loan Servicing, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 515042316 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 514782188 +TD Bank, C/O Winderls Marx Lane & Mittendorf, 120 Albany Street Plaza,  
 New Brunswick, NJ 08901-2163  
 515041401 +TD Bank, N.A., c/o Windels Marx Lane & Mittendorf, LLP, 120 Albany Street Plaza,  
 New Brunswick NJ 08901-2163  
 515725442 +WELLS FARGO BANK, N.A., ATTN: BANKRUPTCY DEPARTMENT, MAC#T7416-023, 4101 WISEMAN BLVD.,  
 SAN ANTONIO, TX 78251-4200  
 514782189 +Wells Fargo Bank, C/O Powers Kirn, 728 Marne Highway, Ste. 200, Moorestown, NJ 08057-3128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 04 2016 00:55:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 04 2016 00:55:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

515493244 E-mail/Text: cio.bncmail@irs.gov Oct 04 2016 00:55:02  
 Department of the Treasury - Internal Revenue Serv, P.O. Box 7346,  
 Philadelphia, PA 19101-7346

514782186 +E-mail/Text: cop@santander.us Oct 04 2016 00:55:24 Sovereign Bank,  
 525 Lancaster Avenue, Suite 305, Reading, PA 19611-1671

516345426 +E-mail/Text: bknotices@snsr.com Oct 04 2016 00:56:24 US Bank Trust NA,  
 Trustee Igloo Series II Trust, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501,  
 US Bank Trust NA 95501-0305

516345425 +E-mail/Text: bknotices@snsr.com Oct 04 2016 00:56:24 US Bank Trust NA,  
 Trustee Igloo Series II Trust, c/o SN Servicing Corp, 323 5th Street,  
 Eureka, CA 95501-0305

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514782185 ##+Santos Garden & Landscaping, 2030 Route 9, Toms River, NJ 08755-1214

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: pdf905

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Total Noticed: 26

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Eugene D. Roth on behalf of Debtor Alberta Santos erothesq@gmail.com  
Jay Samuels on behalf of Creditor TD Bank, N.A. jsamuels@windelsmarx.com  
Joshua I. Goldman on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage  
Capital Holdings LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Steven K. Eisenberg on behalf of Creditor RBS CITIZENS, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 8